

FIG. 2

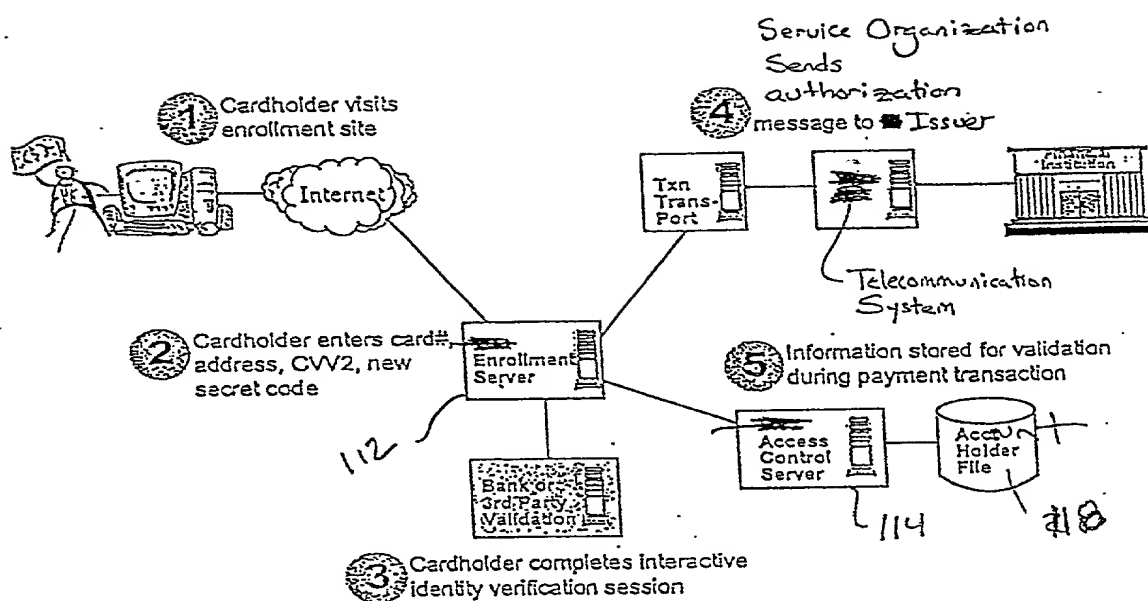


FIG. 2  
Cardholder Registration

300

Registration Page

Last 3 Digits of Acc # Panel:

Security Information

City

State

Zip

Home Phone

Last 4 Digits of SSN

Driver's License No.

Card Number

Home Mortgage Bank

Bank of America  
Home Finance of America  
Palatka Credit Union  
Webster Mortgage  
Western Capital Mortgage

Pull-down menu

AnyBank

FIG. 3

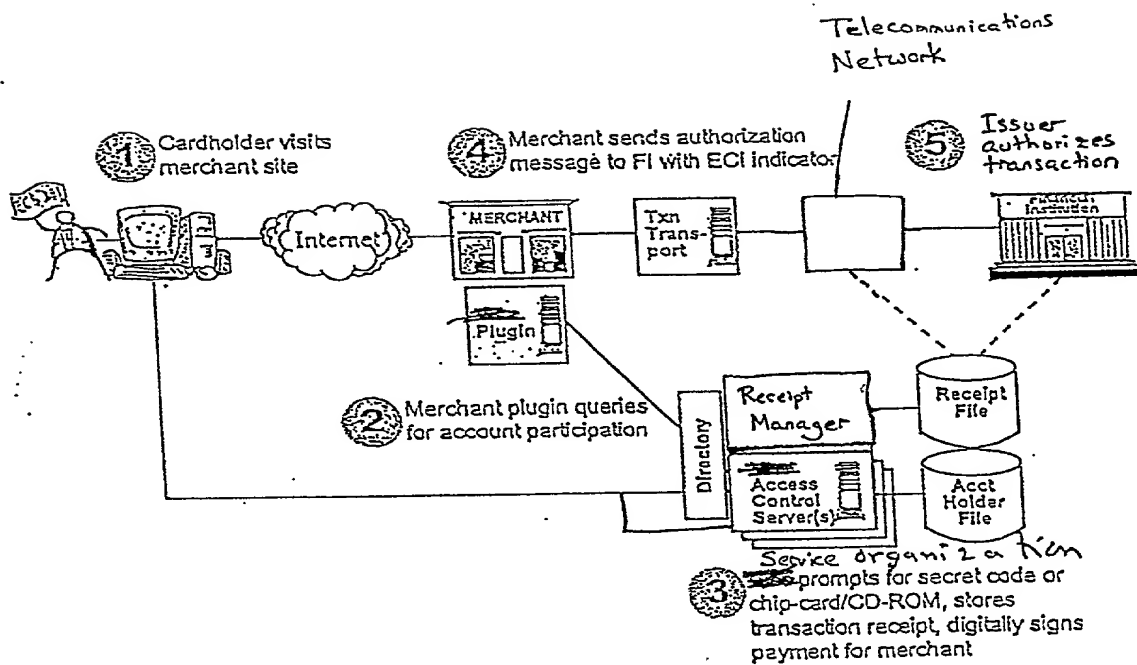



FIG. 4  
Payment Transaction

FIG. 5

500  
↙

Merchant XYZ



Total \$XX.XX

Date: DD/MM/YY

Card No.: XXXX XXXX XXXX 9999

Visa password:

OK

Cancel

FIG. 5  
Payment Transaction  
Cardholder Password Prompt

FIG. 6

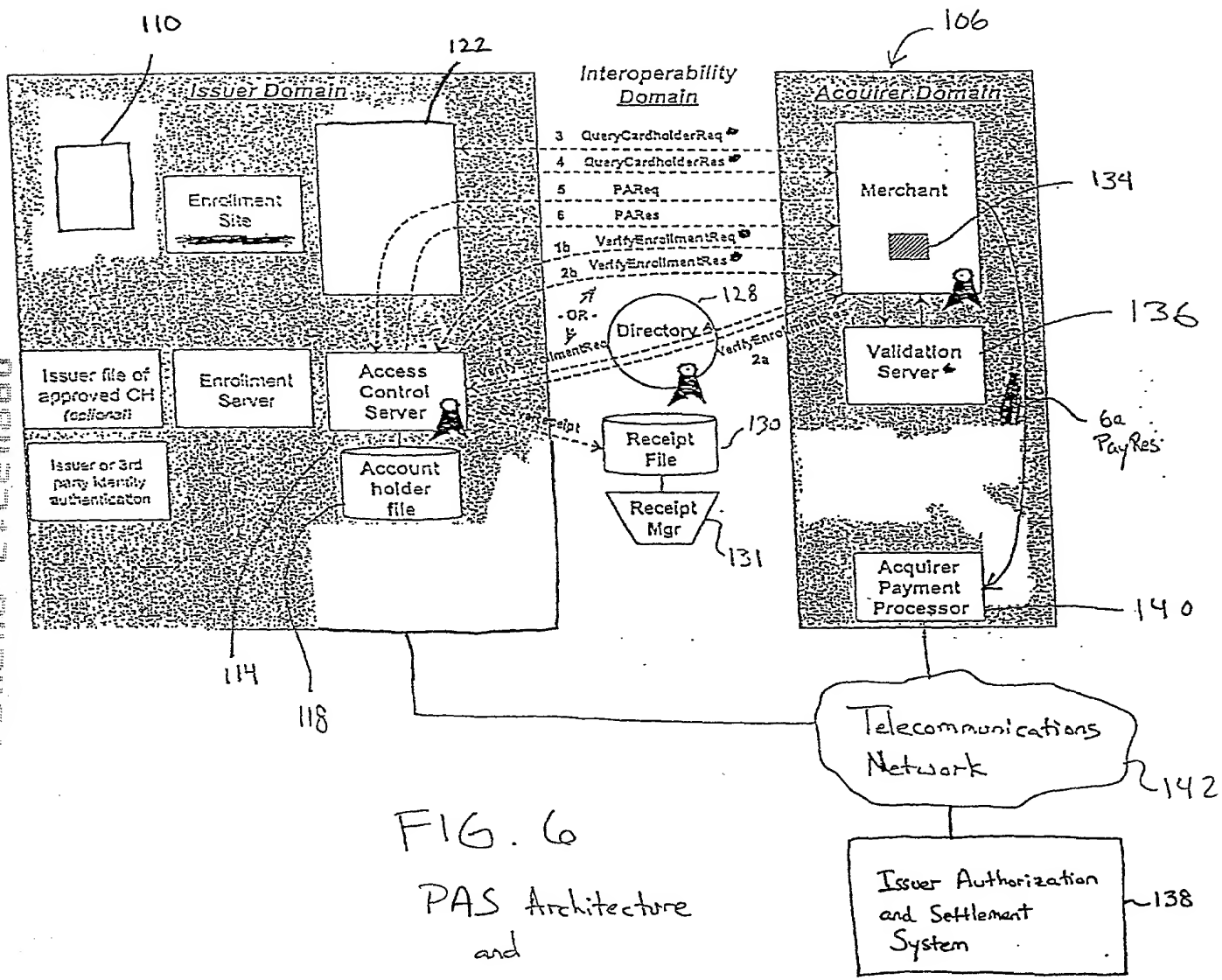


FIG. 6  
PAS Architecture  
and  
Payment Transaction

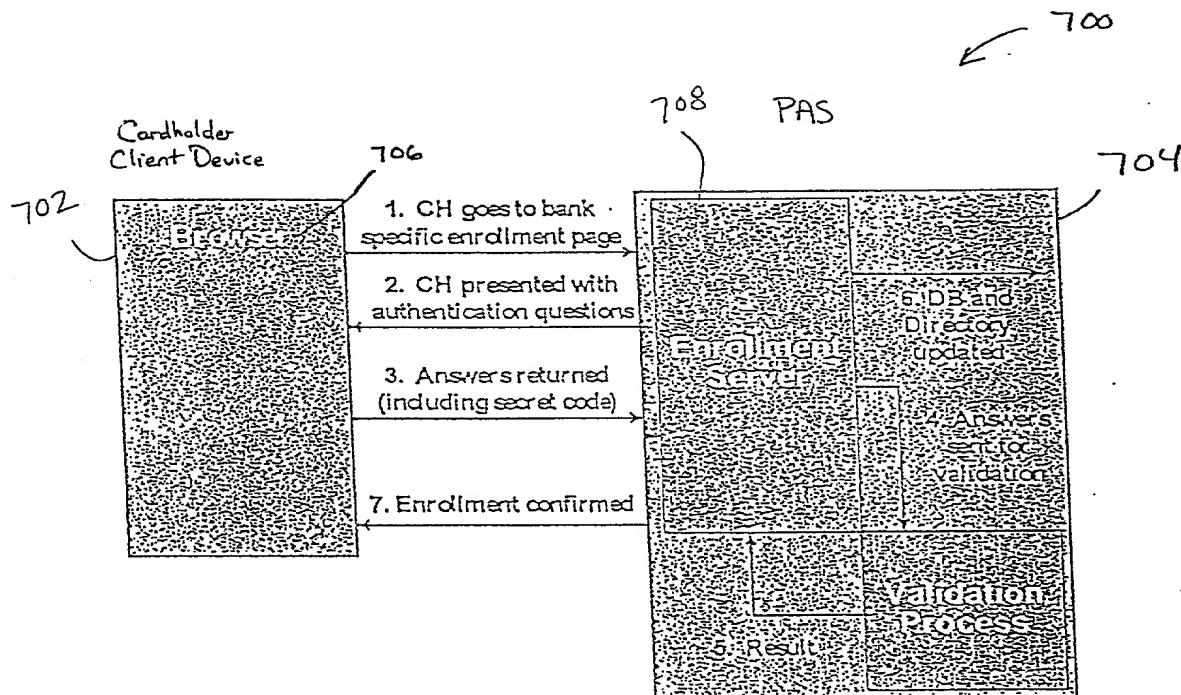


FIG. 7  
Centralized Enrollment Flow

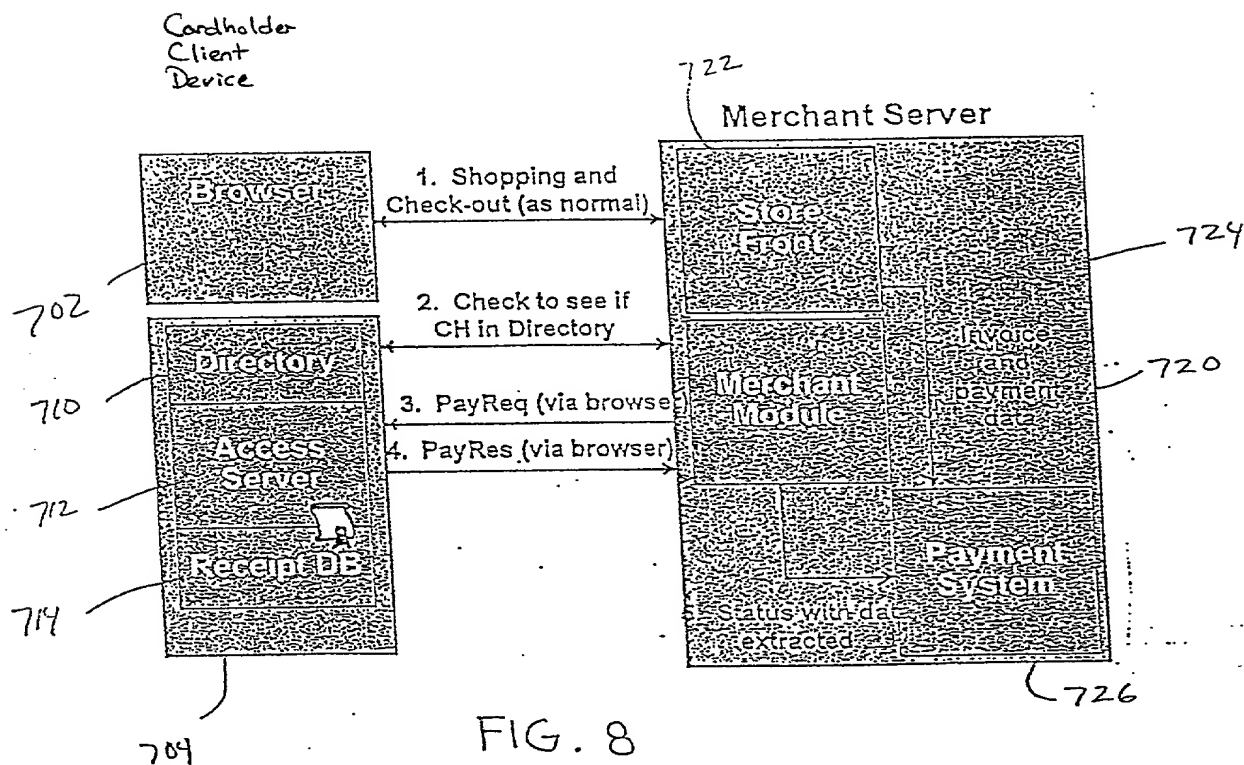


FIG. 8  
Centralized Payment Flow

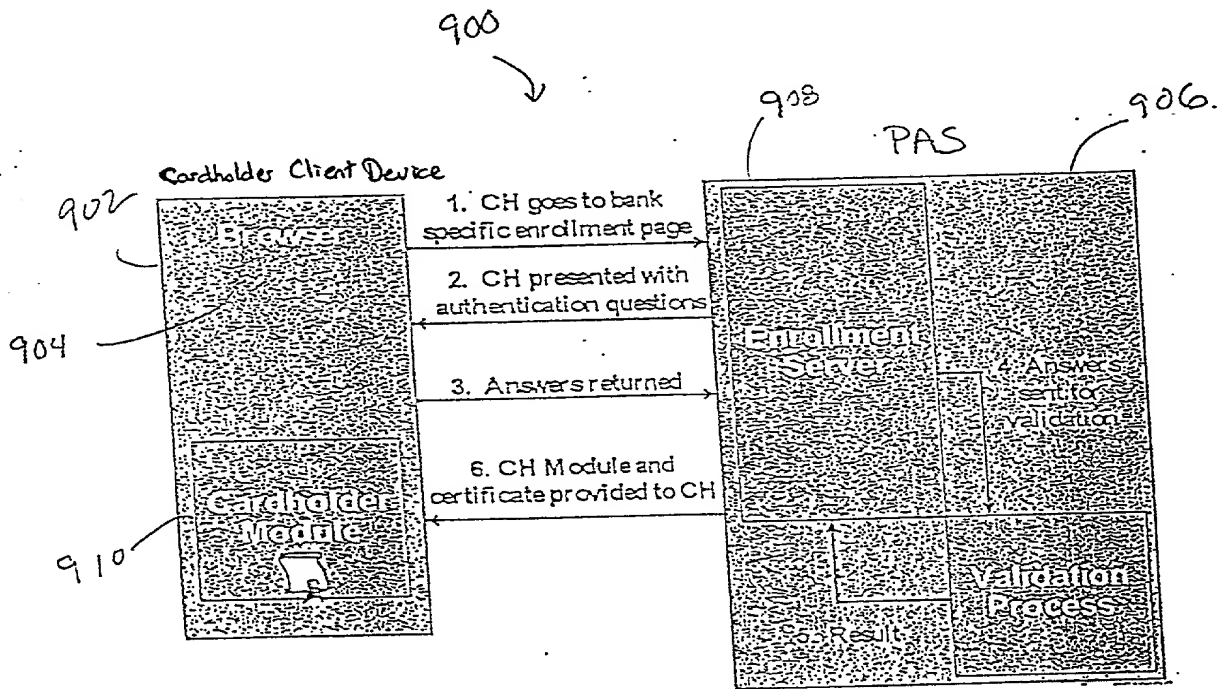


FIG. 9  
Distributed Enrollment Flow

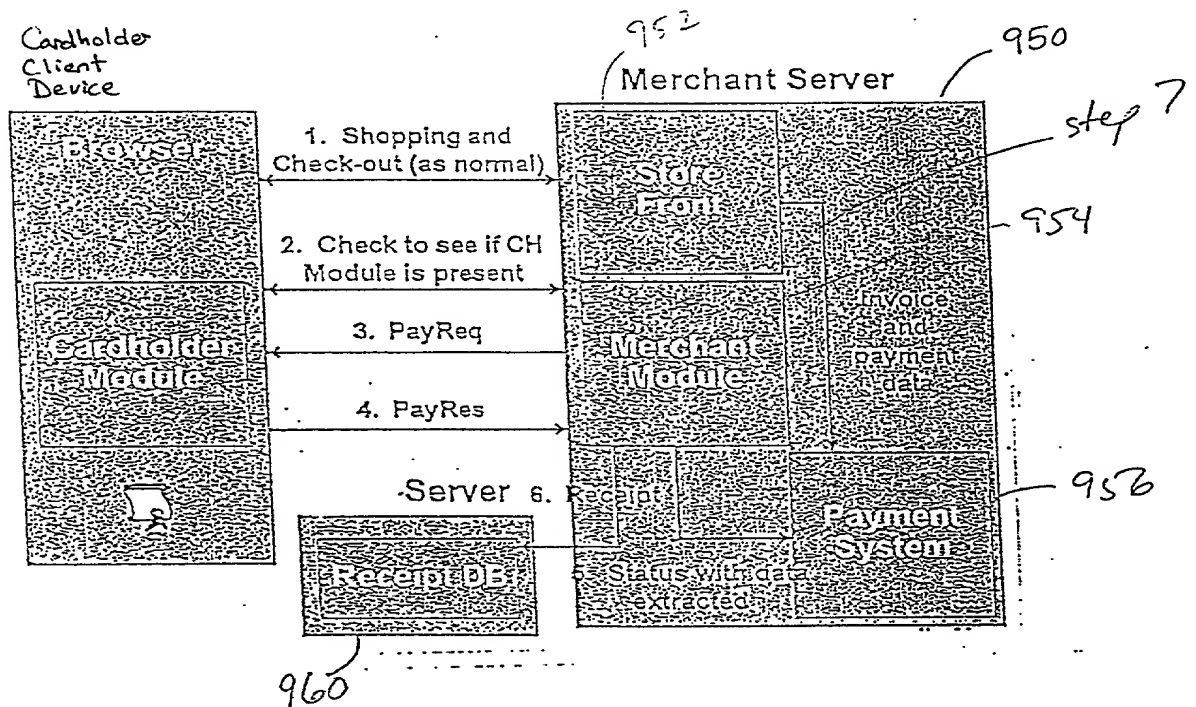


FIG. 10  
Distributed Payment Flow



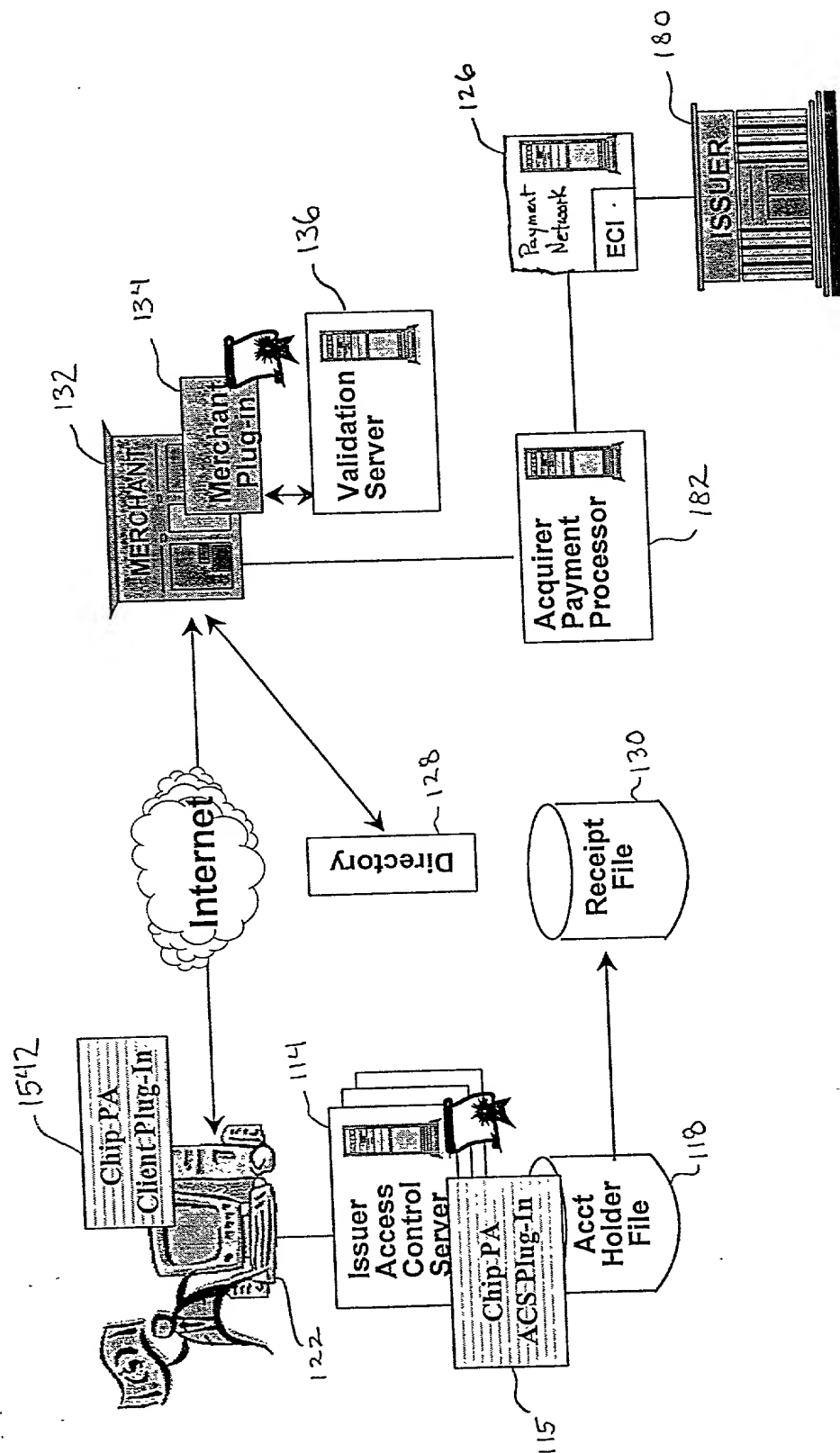


FIG. 10A  
Chip Card Payer Authentication Service Architecture

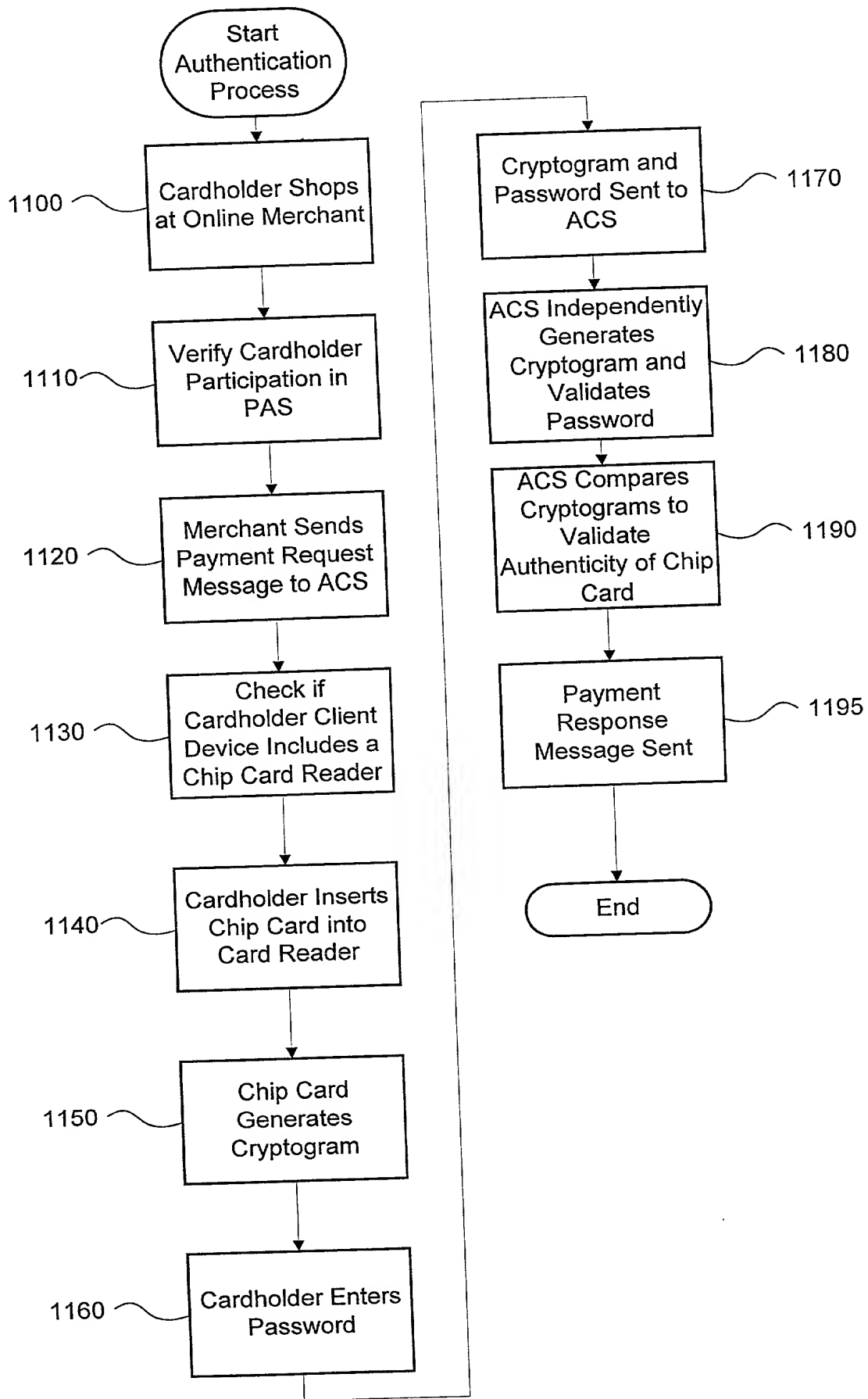


FIG. 11

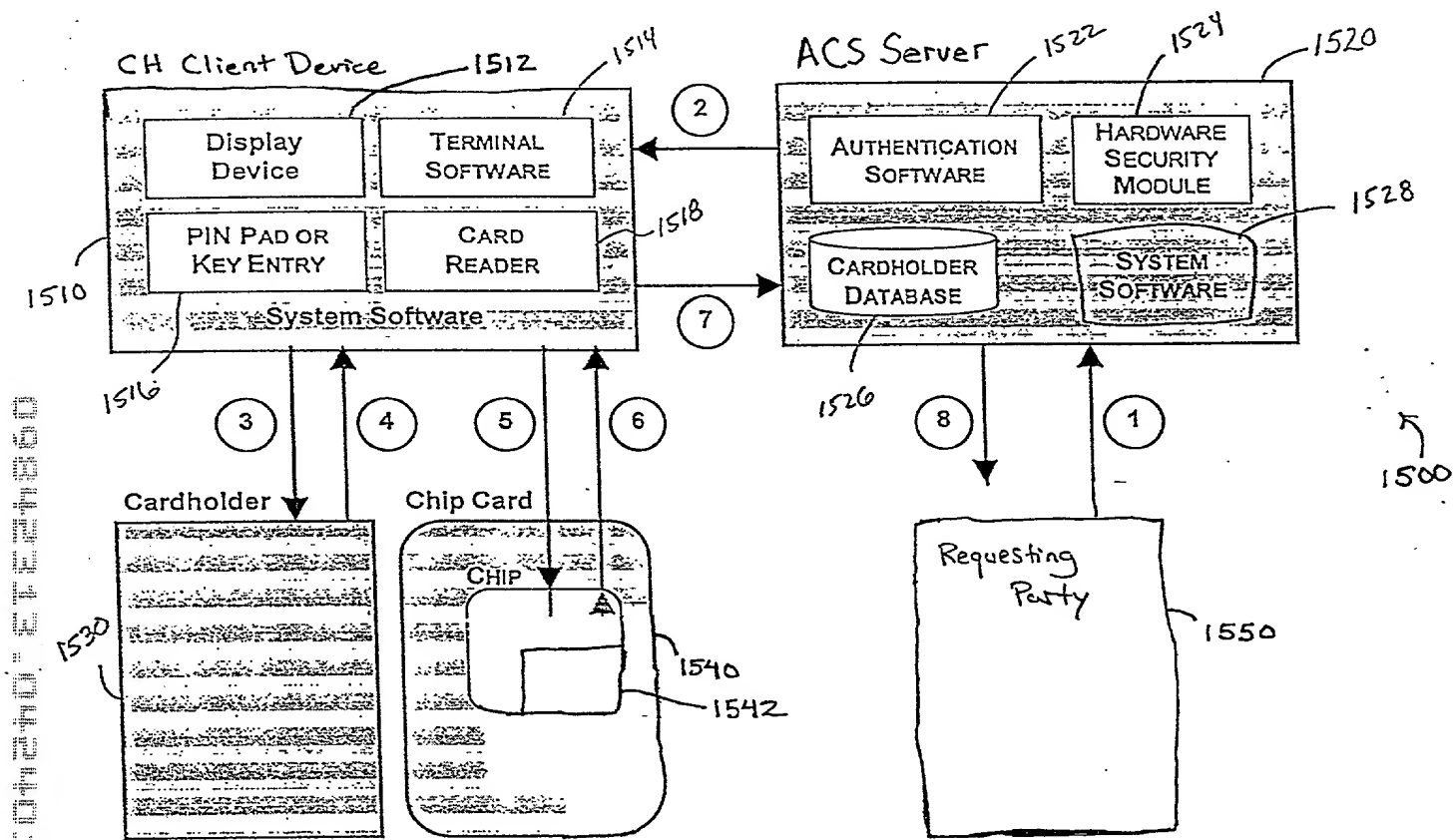


FIG. 12  
Payer Authentication Service  
with Chip Card

FIG. 12A

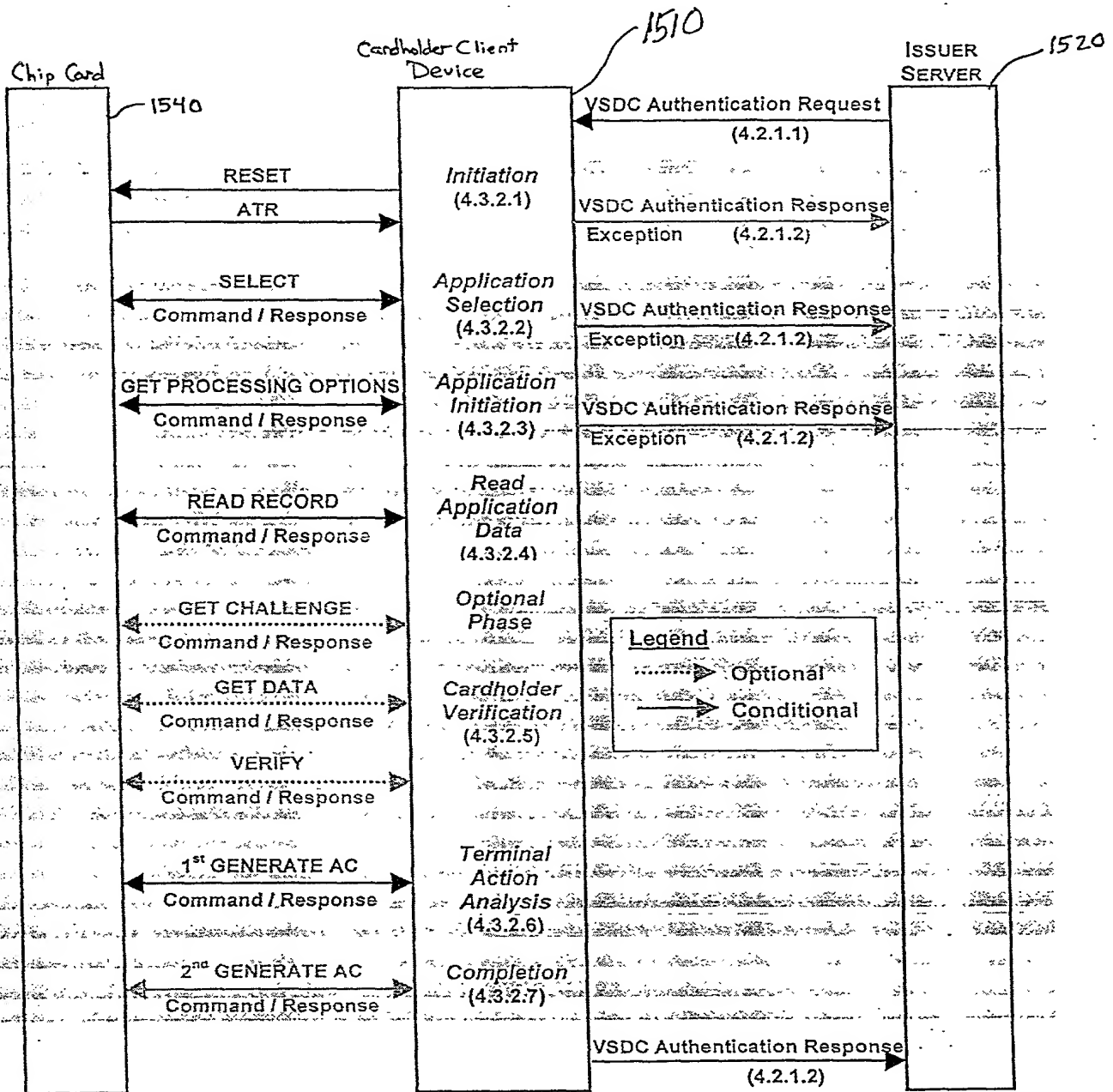


FIG. 12A  
Detailed Message Flow for  
Payer Authentication Service  
with Chip Card

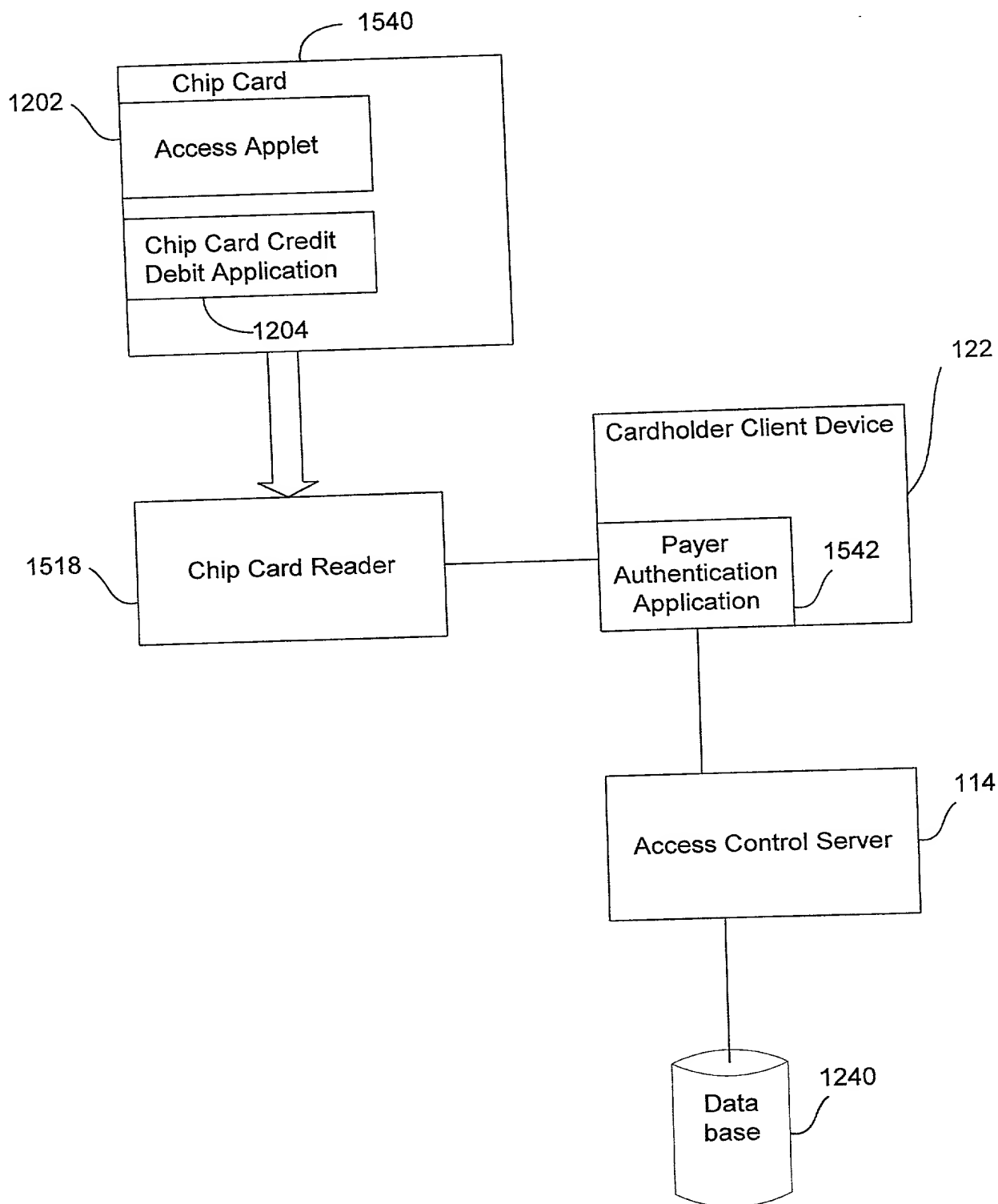
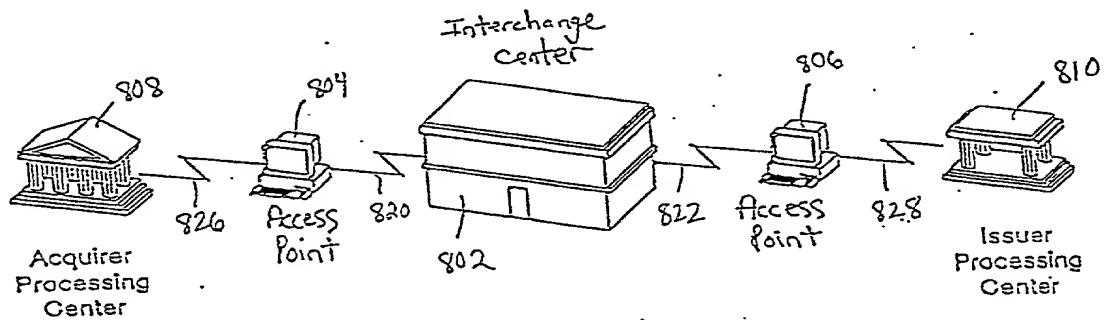


FIG. 13  
PAS with Chip Card and  
Universal Access Application



800 ↗ Telecommunications Network  
FIG. 14

### Interchange Center Systems

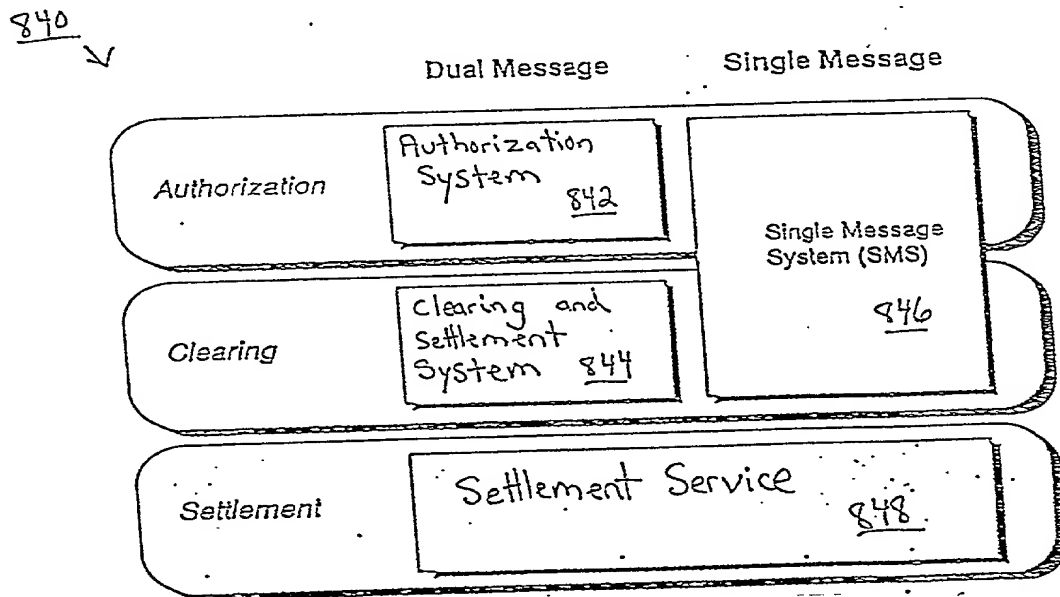


FIG. 15

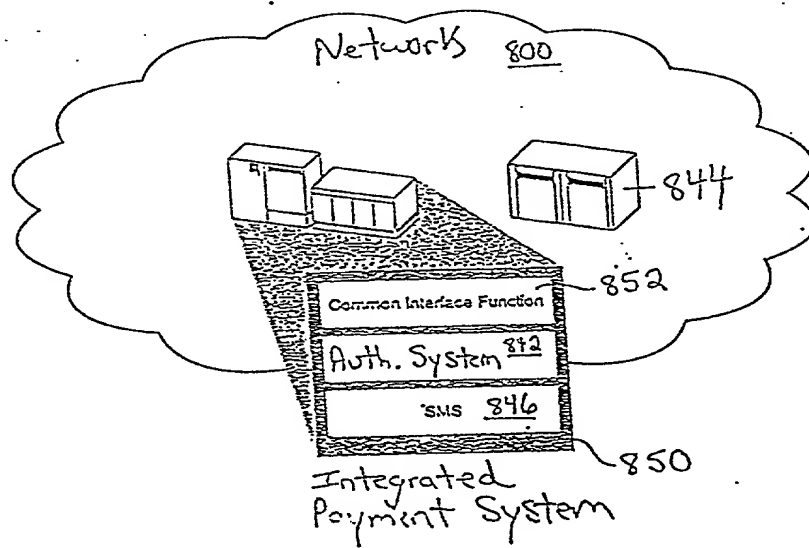


FIG. 16

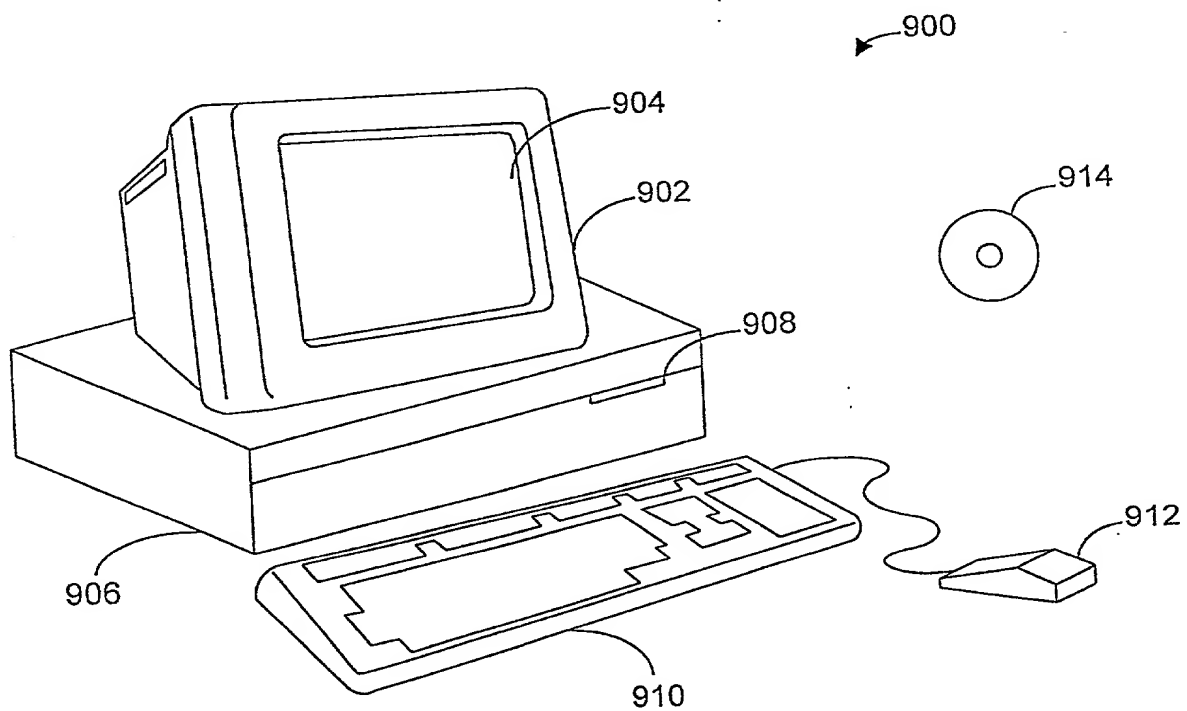


FIG. 17A

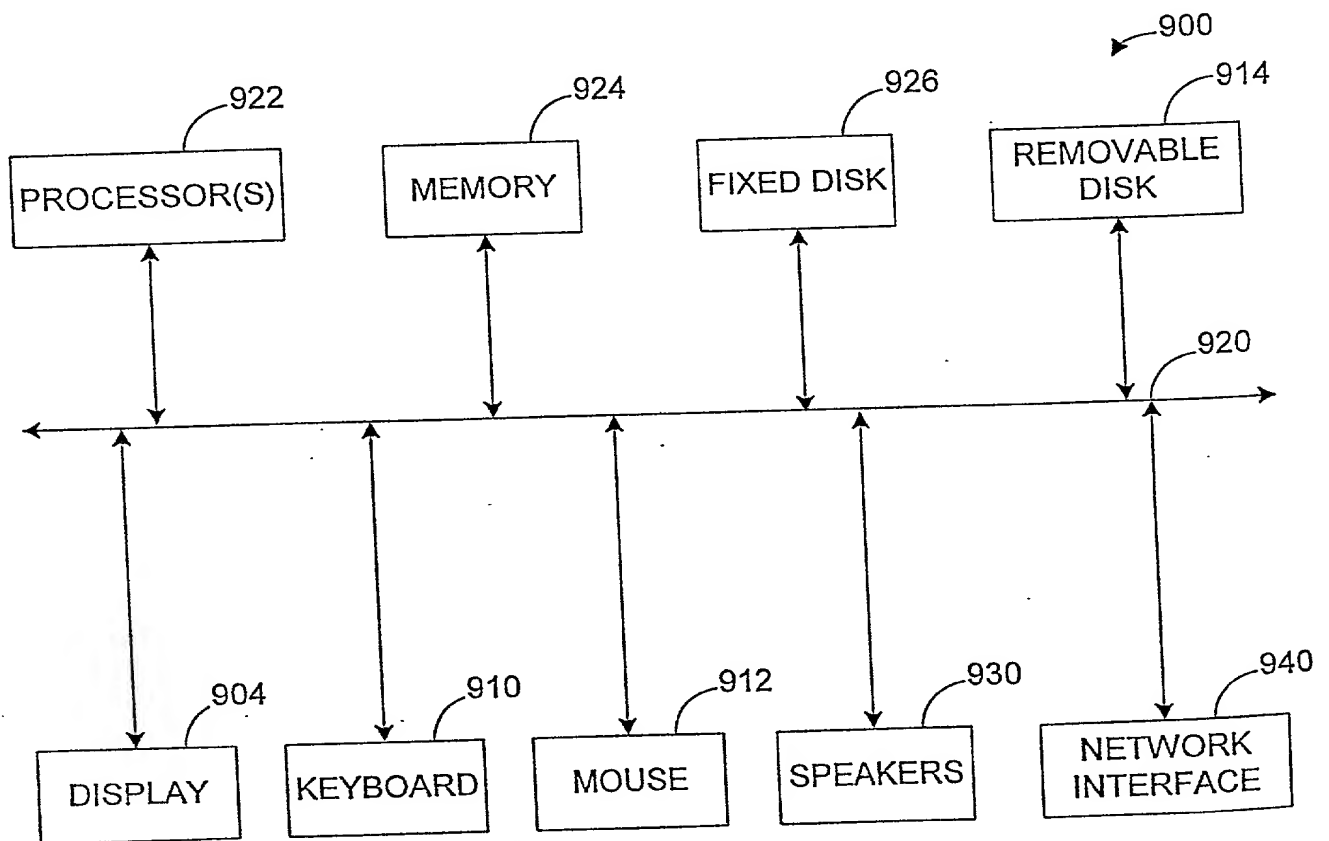


FIG. 17B